

Docket No.: 215441-00006

## IN THE U.S. PATENT AND TRADEMARK OFFICE

CERTIFICATE OF TRANSMISSION

Application No.: 09/781,310 )  
Filing Date: February 13, 2001 )  
Inventor(s): Joseph Breeden )  
Group Art Unit: 3624 )  
Examiner Name: Colbert, Ella )  
Title: Vintage Maturation Analytics for )  
Predicting Behavior and Projecting Cash Flow )  
for Customer Communities and Their )  
Responses to Economic, Competitive, or )  
Management Changes. )  
Customer No.: 27160 )  
Confirmation No.: 7942 )

I hereby certify that this correspondence is being  
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Date

Janelle A. Reitz

(Signature)

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(Typed or Printed Name of Person Signing Certificate)

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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AMENDMENT

Sir:

In response to the Official Action mailed on April 7, 2005, please enter the following  
Amendment:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2  
of this paper.

**Remarks/Arguments** begin on page 6 of this paper.